



K.C. MAHINDRA EDUCATION TRUST

Annual Report 2008-2009

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Keshub Mahindra Chairman



he globalised world we live in offers many challenges and opportunities. It is education that endows in us courage and vision to explore limitless possibilities.

The K. C. Mahindra Education Trust since its inception in 1953 has continued to direct efforts on a sustainable basis in an attempt to tackle the many socio-economic problems that face us – the route taken is through education.

Through scholarships and grants to over 9,108 needy and deserving

students, educational sponsorship to 49,505 underprivileged girls and livelihood training for 760 socially marginalized youth, the trust has over the years taken small but significant steps towards its vision of transforming lives through education.

I am happy to present to you our report for financial year 2008–2009 highlighting opportunities provided to children and youth through our varied initiatives. In the coming year the trust remains committed to educating children and youth and transforming them into powerful agents of change.











PROJEC





For girls entering school, there's more to becoming a student than opening a book. It's a complete transformation: school uniforms, supplies, and a new attitude towards their worth as a person. Nanhi Kali makes this change possible for girls whose families cannot bear the burden of hidden costs of 'free' schooling.



T NANHI KALI for the girl child







K C Mahindra Education Trust Annual Report 2008–2009

Anand Mahindra,

Founder of Nanhi Kali and Trustee of KCMET, shares his thoughts on educating the girl child





here is a strong correlation between most societal ills and no education for the girl child. By empowering her with education, we can begin to put an end to ailments such as the spiralling population rate, caste system and dowry deaths. In that sense, one of the foundations of a secular, modern society is the education of its women.

On a more emotive level, I come from a family where women are very strong personalities. I am the father of two daughters and the son of a feminist, who is also an author, and was, therefore, naturally inclined towards the girl child.

So I started to think about putting together a system where people had a direct connect with who they were helping, where they could see the results of their contributions. I borrowed the Nanhi Kali model from charity organizations I had seen abroad. We adopted best practices of several NGOs. A Nanhi Kali's sponsor is sent progress reports on the child, including her photograph. I believe that this helps develop a personal bond with the child that is difficult to break, and which also ensures that the sponsorship continues.

I suppose I could have chosen to donate money directly to NGOs, which in turn could have passed it on to needy girls. The other choice was to create an avenue for more interested young people such as myself to donate for the cause of the girl child. I chose to do the latter.

Among all the girls Nanhi Kali has supported, I distinctly remember three from our programme in Udaipur who braved floods to go to school. My daughters have forgotten how many times I've shown them this photo and exhorted them to understand "...what people have to go through to get an education that you take for granted!"

As a culture, Indians are prone to philanthropy, though historically, this has been linked to religion, for instance, giving of alms to beggars. However, I believe that as our society evolves and our sense of civic duty evolves, we will witness a rapid acceleration of philanthropic behaviour. Like in the West, it will soon be fashionable to start "giving."

And as far as I am concerned, so long as we are able to contribute to make a difference in the lives of those who need it the most, that is all that matters.

Excerpted from an interview given to *Mint*, published 17 October, 2009.



Project Nanhi Kali Founder's View



Project NANHI KALI (which means a little bud in Hindi) was started by K. C. Mahindra Education Trust in 1996 with the objective of providing primary education to the underprivileged girl child in India. The Nanhi Kali project was piloted amongst the urban poor in Mumbai and Delhi. The initiative was welcomed and readily accepted by the stakeholders parents, teachers, community. It had a positive impact on the enrolment and retention of girl children in public schools. Considering its positive impact, it was decided to take the project to scale and replicate it in the rural and tribal areas.

Therefore, in 2005, KCMET entered into a partnership with **Naandi Foundation** to jointly manage the project. The scope of the Nanhi Kali project was broadened to assist marginalized and underprivileged girl children of not only urban poor but also rural and tribal families living in remote areas and to provide them with 10 years (Standards I-X) of formal, quality education. By the end of the financial year 2008–2009, the project has reached out to 49,505 underprivileged girls.







IMPACT...

ON THE GIRL CHILDREN

Improvement in academic performance Acquisition of grade-specific competencies Reduction in absenteeism Enhanced self-confidence and self-esteem Inculcation of hygiene practices

Increase in retention; reduction of dropouts



...AND BEYOND

Improved teacher effectiveness

Informed decision making abilities

Enhanced community awareness of importance of girl-child education

Increase in overall number of girl children completing minimum education

Reduction in early marriages of girl children

Reducing women's fertility rates

Lowering infant and child mortality rates

Lowering maternal mortality rates

Increasing women's labor force participation rates and earnings

Creating intergenerational education benefits



38% Material support uniforms, notebooks, stationery, school bags, shoes, socks

exam fees hygiene material

45% Academic support

parent/community gender sensitization programs study classes, learning material, (workbooks) educational mela

10% Advocacy, donor servicing

detailed profiles of children with photographs, progress reports sent to donors resource mobilization

7% Administration







Project Nanhi Kali Impact

NANHI KALIS BY...

STANDARD

Preschool	335	VI	6232
I	3089	VII	4229
П	7067	VIII	2950
	8031	IX	1198
IV	8165	Х	405
V	7804	TOTAL	49,505

STATE, DISTRICT, & POP



criteria for selecting beneficiaries:

Girls who are firstgeneration learners (their parents are illiterate)

Girls belonging to economically and communities

many siblings

3 Girl children at risk of dropping out of government schools due to either financial KCMET to her respecconstraints or social conservatism are **identified as Nanhi** Kalis by NGOs.

4 Detailed profile

of each Nanhi Kali is prepared and sent by tive guardian.

5 Material support

Nanhi Kalis by state

1 - 1,000

1,000 - 10,000

over 10,000

is given to the Nanhi Kalis once every year in the form of a kit consisting of uniforms, school bag, shoes, socks, undergarments, notebooks and stationery.*

6 Academic support

is extended throughout the year at Academic Support Centers (ASCs) two hours before or after school to ensure grade-specific learning competency amongst Nanhi Kalis.

STEP BY STEP

1 Individuals and

corporates extend

support for the

sponsorship of

girl children.

A walk through the components of NK

2 Twenty-four grass-

roots NGO partners

provide **academic**

and material sup-

port to the Nanhi

Kalis.

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BASED ON detailed field research, Project Nanhi Kali has identified several

Girls enrolled in government schools

Girls from the poorest sections of society

socially backward

Eldest girl child and girl children with

Girl children with potential to be role models in the community



ATION TYPE



PARTNERS

Akanksha	
Amar Jyoti	
Apnalaya	
Aseema	
Ashraya	
вст	۲
Bal-Jeevan Trust	
CASP	
Child Fund India	
Project Crayons	
Deepalaya	
Door Step School	
Each One Teach One	
India Sponsorship Committee	
MSISDS	
Naandi Foundation	
National Sponsorship Council	
REAP	
Samparc	
Sunbeam	
Salaam Baalak Trust	
SNDT Kanyashala	
Save The Children India	
Vidya	

GUARDIANS of 100+ Nanhi Kalis Aksha

Akshat Events	IDFC	
ATDTA – Foundation Help For Self-Help	Indian Oil Corporation	
Bank of India	Johnson & Johnson	
The Broadwall Foundation	Johnson & Johnson Medical Asia Pacific	
Capgemini Consulting India	J. M. Morgan Stanley Foundation	
Capgemini Deutschland	Mahindra Group	
Capgemini Financial Services UK	Mahindra Financial Services	
Capgemini Finland	Mahindra Holidays & Resorts India	
Capgemini Norway	Mankind Pharma	
Capgemini Sweden	Man's World	
Capgemini UK	Monster.com India	
Capgemini Paris		
Castrol India	Motherson Sumi Systems	
Central Bank of India	Oil and Natural Gas Corporation State Bank of India	
Chryscapital Invest- ment Advisors (India)		
Dun & Bradstreet		
Information Services	StrawberryFrog	
Government of Rajasthan	Tech Mahindra Foundation	
Hindustan Petroleum Corporation	Verve	
Housing Develop-	Volkart Foundation	
Housing Develop-	Western Union Foundation	
ment Finance Corporation	Wipro GE Healthcare	
Hindustan Unilever	Yes Bank	

Tribal		
Urban		L

7 Monitoring and

evaluation of the academic progress of the girl child in Maths, Science and Language is conducted through a child-tracking matrix.

8 Teacher support

is extended in the form of pedagogical insights, teacher learning material, etc., to build their capacities.

9 Regular meetings 10 Varied events are organized with

parents to discuss

to sensitize varied

importance of girls'

education.

are organized (e.g., the community and camps, field visits, melas, competitions) to enable Nanhi Kalis the performance of the Nanhi Kalis and to show their talent and creativity and to stakeholders on the enhance self-esteem and confidence.

11 Semi-annual

progress reports are sent to Nanhi Kali guardians to update them about how their girl child is faring in both academic and extra curricular activities.

12 Nanhi Kali promoted to next class; Nanhi Kali guardian renews sponsorship.



Project Nanhi Kali Vital Data

NAME Gan	ga
class VI	
STATE Chat	tisgarh

mong the four children in the picture below, Ganga is the eldest and wears the brightest smile. But behind that smile lies a stark bitter truth. The dress Ganga wears is one of the very few she possesses. There is never enough to eat; evading hunger pangs is part of her life.

Like any other girl, Ganga loves to have fun and wishes for things that other children take for granted. With her parents at work, she has her share of responsibilities, attending to household chores and taking care of her siblings.

She lives in Dhabapara Choriya, a village nestled in the lush Narharpur region of Chattisgarh. Predominantly a tribal area, the village has 65 households and a total population of 400, of which two-thirds live below the poverty line. They survive chiefly on agriculture and forest produce.

Ganga's father belongs to the conservative milieu in which a girl child is a burden to be married off. But his thinking sets him apart. Unlettered himself, he understands the importance of education and encourages his children to study. To permit them to do so he faces much hardship, selling bangles. His wife Durga Bai also contributes to the family income through the daily wages she earns.

Often Ganga's siblings tag along with her to school and the Academic Support Center (ASC). Come what may, she never misses a single day of class. She received a sponsorship from the 29th batch of Nanhi Kalis. Her academic performance soon saw steady progress. Prior to the sponsorship,

she had an average academic record; in her Standard III examination, she barely passed at 39%. In Standard IV she performed a little better, at 58%. Now in the Standard V board examination she broke all records, scoring an incredible 91.3%, topping in Naandi's operational area.

Ganga devotes five hours daily to studies—apart from the hours spent at the school and the ASC.

The Nanhi Kali sponsorship provides her the impetus to excel. In academics, sports or any extracurricular activity, she stands out from the rest. Recently, she won the best player award in a block level sports competition. Ganga is a shining example for the children in her school and now also for the entire district.





प्रभूजी मैं थोड़ी बिंती करूं पाँये पडूं बार बार अगले जनम मोहे बिंटयिा ना दिजे नरक दिजे चाहे दर

I pray to thee most fervently: in my next life pray do not give me a girl child; give me hell instead...

-folk song



	A
NAME	Nagaveni
CLASS	VIII
STATE	Andhra Pradesh

ppearances can be deceptive. Nagaveni's frail legs, withered by polio, might lead one to pity. On looking closer, you can see those eyes; the fire of steely determination in them; the fire to rise against all odds. She is Nagaveni.

Nagaveni's story exemplifies resilience and courage. She is a Nanhi Kali from Bingi Doddi village of Mahbubnagar. Her family—five sisters, two brothers —live under a single thatched roof.

Education in Mahbubnagar is put on hold during cotton season. The female literacy rate here is a mere 29%, as opposed to 67% at the district level.

Her parents at first declined to send her off to school; one, because of her disability, and two, so that she could watch the house when they were away on work. But for Nagaveni, there was no looking back. She joined the ASC against her parents' wishes. A quick learner and sincere in studies, she went to the government school once a week but attended ASC classes regularly.

Even then, it was Project Nanhi Kali that prepared her to appear for Standard VII common exams. Naandi Foundation provided exam fees and travel expenses to the examination center. After special training in her weaker subjects, she sat for the exam on 17 April, 2008. She passed with flying colours, making the Naandi team, her parents and the whole village extremely proud.



NAME	Indrani
CLASS	VI
WISH	Doctor
	to give treatment to the no cost and establish a
	al in my village."



NAME	Grishma
CLASS	V
WISH	Engineer
0	eers make houses. That is ant to be an engineer and

make a big house for my family."



CLASS	VII
WISH	Teacher
lady te	my teachers, especially the eacher. She loves us. I want like her."



NAME	Bharti
CLASS	IV
WISH	Police
"I wan	nt to catch thieves and
burgla	ars and put them in jail and
beat t	hem thoroughly."

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Project Nanhi Kali Case Studies









MAHINDRA P





Jobs in India's new economy demand skills. Those skills come at a cost that is all but unbearable for families trying to make ends meet. Mahindra Pride School's unique partnership model speeds its graduates' integration into the workforce, where they earn not only a salary, but the respect of parents and peers.



RIDE SCHOOL for weaker sections of society



In 2005, as part of its 60th year celebrations, the Mahindra Group committed to set up and run schools to empower youth from socially disadvantaged sections of society (SC/ST/OBC) with livelihood training, to enable them to gain employment based on their skills. These operate under the aegis of **MAHINDRA PRIDE SCHOOL** (MPS). The first Mahindra Pride School was set up at Pune.

OBJECTIVES

To support the government mandate for affirmative action by providing training to 1200 youth a year from SC/ST/OBC communities and preparing them to adapt to future work environments.

To impart training through dynamic modules that keep pace with the latest employer needs and requirements.

To co-ordinate with the market and the corporate world to provide trained youth with job opportunities.





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COURSES

- 1 Hospitality Craft
- a Food & Beverage b Housekeeping
- 2 Customer Relationship Management (Retailing)
- 3 Hardware & Networking (Batch 4 onward)
- 4 Call Centre Training
- a BPO
- b KPO
- **FOR ALL STUDENTS**

English, Life Skills, Computer Applications



PEDAGOGY

MPS creates dream teams for organisations. They detail the skills they want in their new recruits and MPS builds, tests and delivers these competencies in its students. This ensures that alumni hit the ground running as soon as they join an organisation.

The advantages of relevance and constant preparedness allow MPS course content and design to deliver authentic in-class simulations of what to expect in the workplace and how to deal with it.

FEATURES

Meant exclusively for youth (18-25 years) from socially disadvantaged sections —i.e., Scheduled Castes (SC), Scheduled Tribes (ST) and Other Backward Caste (OBC).

Students belong to economically weaker sections of society, whose families are largely illiterate and have only one earning member usually working in the informal sector or as landless laborers. Many of the students after seeking enrollment at MPS continue to work at night to ensure their families' subsistence.

MPS offers equal opportunity for men and women, with a focus on rural youth.

MPS is non-residential.

Training is provided to students free of cost.

'Road Shows' are conducted in communities/ hamlets identified with a high SC/ST/OBC population to spread information about MPS and encourage youth to enroll for the training offered by the school.

Courses are assigned based on the personality, aptitude, and interest of the student, evaluated through intensive written tests and personal interaction at the time of admission.

The course options in the form of alternative livelihoods are chosen based on economic industry environment, industry manpower requirements and trainability.



Mahindra Pride School Features

MPS BY...

BATCH SIZE

during reporting period 2008-2009	
BATCH ST	UDENTS
4 March–May 2008	160
5 July-August 2008	180
6 September–November 2008	217
7 December 2008–February 2009	203
TOTAL for 2008–09 financial year	1204

CASTE

Scheduled Caste	55%
Scheduled Tribes	6%
OBC	23%
Nomadic Tribes	9%
Others	7%







GENDER		
Girls	430	36%
Boys	774	64%



REPEAT RECRUITERS

Innvenue	Tata Indicom
Springtime	Taj Hotels
Redwood Company	ITC Hotels
Westside	Tata Serwizol
Café Coffee Day	MphasiS BPO
Spinach	Syntel KPO

MPS has seen a significant increase in the number of campus interviews – a strong endorsement from repeat employers who recruit MPS graduates time and again.





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NAME	Pruthvi Chauhan
CLASS	Retail
SALARY	Rs 8,000



estside, a Tata company, has a policy to help the underprivileged. Usually this help takes the form of donations to educational NGOs. MPS takes its commitment a step further.

"A sales job requires nine to ten hours of standing on the floor. It's a hard job," Mr. Bisht Jagatsingh, Operations Manager, says. "At the end of the day, we need people who can work really hard."

MPS students have strong prospects at Westside thanks to their low attrition rate. "These people are here for at least a year's time, and that is a very good thing for the organization," Mr. Jagatsingh says. "We can mould them as per our requirements."

ruthvi Chauhan is one such rising star. Having worked at Westside's customer service desk for a year and a half, she now runs the customer loyalty programme at her store and has seen her salary grow from Rs 4200 to Rs 8000 per month. She meets the challenges of retail with an unflappable charm. "One customer was angry," she says of her day. "But I handled it. Then one asks *me* how *I* am today!"

She attributes her transformation to the personal attention MPS instructors devoted to her. "Before entering Mahindra Pride I was a very simple girl," she says. "You can see the difference."

With parents retired and siblings in school, Pruthvi is currently her family's sole earner, thanks to skills provided by MPS.



 rom the dreamy look in his
eyes or his mischievous grin, you'd never guess Sandeep

spent months on the street. He left his farm and ambitions of a career in classical music and arrived in Pune without

NAME Sandeep Mahajan CLASS Hospitality – F&B SALARY RS 8000

food or shelter. For Rs 100 a day he chopped and washed at Chinese fastfood carts. "I had to struggle a lot to earn one square meal," he says.

He came to know about a school nearby offering job skills, and with the cart owner's help he took admission at MPS, working part time. Though he has not passed his HSC exams, he completed his Hospitality Craft course with the counseling of MPS faculty. Today Sandeep earns Rs 8000 per month at McDonald's. "This was possible only because of Mahindra Pride School," Sandeep says.



Mahindra Pride School Case Studies









GRANTS & SC





No loss is sadder than a bright student cutting short her education due to the financial burden of an advanced degree. For over 50 years, KCMET has sought to help such students continue their journey of discovery, for their own benefit and for India's, providing over Rs 28.71 crore in the form of grants, scholarships and loans.



HOLARSHIPS



K.C. MAHINDRA SCHOLARSHIPS FOR POSTGRADUATE STUDIES ABROAD

The Trust awards interest-free loan scholarships for post-graduate studies to deserving graduates interested in pursuing advanced studies overseas. This scholarship has been ongoing since 1956 and helps students cover their travel and incidental expenses. To be eligible to receive this scholarship, a student must graduate with a First Class from a recognized institution, and have gained admission to a reputed institution overseas. 33 students were awarded the scholarship in the financial year 2008-2009, of 859 students who have received it to date.

MAHINDRA SEARCH FOR TALENT SCHOLARSHIP

Instituted in 1983, this scholarship has been set up in 35 educational institutions across the country with an objective to enthuse and reward excellence in academics. It is awarded to students obtaining the highest aggregate marks, based on the year end examination. A student who receives the Mahindra Search for Talent scholarship more than once is awarded the 'Honour Scholarship' which includes a cash prize of Rs 5000 and a citation from the Trust. 3467 students have been awarded this scholarship to date.

K C MAHINDRA UWC SCHOLARSHIPS

Mahindra offers scholarships to deserving students in the age group of 16 to 18 years, to study at the United World Colleges including the Mahindra United World College in Pune. Recipients benefit through the experience of international education, shared learning and community service offered by the Mahindra United World College. 44 students have been awarded this scholarship to date.

ACADEMIC GRANTS

The K. C. Mahindra Education Trust has also established several awards and scholarships for the academia. To build capacities and further encourage teachers, the Trust has set up the K. C. Mahindra Chair for Nuclear Chemistry at the Institute of Science in Mumbai and the **Dhandevi** Mahindra Scholarship Award at Sophia College, Mumbai. The Kema Grants established in 1997 provide financial support and scholarships to the faculty members and staff of educational institutions. The Prem **Bhatia Memorial Scholarship for** Journalism at the Prem Bhatia Memorial Trust, New Delhi, has been awarded every year since 1996.



MAHINDRA ALL INDIA TALENT SCHOLARSHIP

Awarded to students belonging to economically disadvantaged families, the Mahindra All India Talent Scholarship (MAITS) helps those who wish to pursue a job-oriented diploma course at a recognised Government Polytechnic in India. In accordance with its overall mission, the Trust has ensured a majority of its awardees are girls. By empowering girls with a vocational education, the Trust enables them to attain economic self-sufficiency. 510 scholarships were awarded in the financial year 2008-2009, and 4255 students have benefitted from this scholarship through March 2009.



NAME	Sohail
FUND	MAITS
WISH	aeronautical engineer, best cricketer of India

"The scholarship has really helped me a lot. I have no words to say. It has changed my life and helped me change the status of my family. With the help of this scholarship, the poor are getting educated, which will help India to become a developed nation in the world."

Shruti	
MAITS	

"दिली मदतीची साथ, ठेवला पाठीवर हाथ, भेटवले प्रगतीच्या जगात, म्हणे, उड तु नभांत, अशा या ट्रस्ट ला माझा कोटी कोटी धन्यवाद."

"With the help given, a supportive hand, came progress in life, leaping to great heights, wishing the Trust many, many thanks."



Grants & Scholarships Case Studies

INCOME & EXPENDITURE

Total income earned amounted to Rs 1083.91 lakhs in 2008–09 (which includes M&M Group CSR donations of Rs 359.88 lakhs and repayment of loan scholarship of Rs 18 lakhs), compared with Rs 1030.76 lakhs in 2007–08 (which includes repayment of loan scholarship of Rs 23.03 lakhs). Dividends and interest income totalled Rs 131.89 lakhs in 2008–09.

Expenditure on program activities totalled Rs 929.88 lakhs of which general establishment expenditure accounted for Rs 2.13 lakhs.

PROJECT	RS LAKHS	PERCENT
K. C. Mahindra Scholarships for Post-Graduate Studies Abroad	25.35	2.73%
Mahindra All India Talent Scholarship	60.77	6.54%
Honor Scholarship (Mahindra Search for Talent Scholarship)	0.90	0.10%
K.C. Mahindra UWC Scholarship	78.41	8.43%
Project Nanhi Kali	762.32	81.97%
General establishment expenditure	2.13	0.23%
TOTAL	929.88	100.00%









STATEMENT OF AFFAIRS (RUPEES IN MILLIONS)

as on 31	March 2009	31 March 2008
LIABILITIES		
Corpus Fund	113.18	113.18
Excess of income over expenditure	82.35	66.21
Total	195.53	179.39
ASSETS		
Fixed Assets		-
Investments	113.27	113.27
Current Assets, Loans and Advances		
Cash and Bank Balance	72.87	57.54
Loans & Advances	9.39	8.58
Less: Current Liabilities		
TOTAL	195.53	179.39

INCOME AND EXPENDITURE (RUPEES IN MILLIONS)

year ended	d 31 March 2009	31 March 2008
INCOME		
Donations	93.26	88.71
Interest and Dividend	13.19	12.01
Other Income	0.14	0.05
Total	106.59	100.77
EXPENDITURE		
Expenditure on Objects of the Trust	86.72	84.26
Personnel Cost	1.90	2.62
Administration, general expenses	1.79	2.44
Bank Charges	0.04	0.06
Depreciation	-	
Total	90.45	89.38
Surplus for the year	16.14	11.39
Surplus brought forward	66.21	54.82
SURPLUS FOR THE YEAR	82.35	66.21

INANCIALS

FOR A. F. FERGUSON & CO., CHARTERED ACCOUNTANT

Mr. A. S. Varma, Partner

FOR K.C. MAHINDRA EDUCATION TRUST

Mr. Keshub Mahindra, Trustee
Mr. Anand Mahindra, Trustee
Mr. Bharat Doshi, Trustee
Ms. Sheetal Mehta, Trustee
Mr. Ulhas Yargop, Trustee

Mumbai, 30th July, 2009





KCMET TRUSTEES

Keshub Mahindra Chairman, Mahindra & Mahindra Ltd.

Anand Gopal Mahindra Vice Chairman & Managing Director, Mahindra & Mahindra Ltd.

Bharat N. Doshi Executive Director & Group CFO, Mahindra & Mahindra Ltd.

Ulhas N. Yargop President, IT Sector & Member, Group Management Board, Mahindra & Mahindra Ltd.

Uma Ranjit Malhotra Founder, First Steps

Leena Labroo Trustee, Shanti Devi Charitable Trust Advisor to Youthreach

Sheetal Mehta

Executive Director, KCMET Chief – CSR, Mahindra Group

KCMET TEAM

S. Ganapathy Executive Secretary & Manager, Scholarships and Grants

Gauri Rajadhyaksha Manager and Executive Assistant to Executive Director

Roopali Jalota Deputy Manager, MIS

Nalini Das Head, Resource Mobilization, Project Nanhi Kali

Pragna Khandwala Manager, Resource Mobilization Mumbai, Project Nanhi Kali

Sabina D'Mello Project Coordinator, Project Nanhi Kali

P.V. Ramchandran Project Coordinator, Project Nanhi Kali

Veena Bhagwan Pohane Accounts Assistant

Babara Baptista Administrative Assistant

Placid Rodrigues Administrative Assistant

Suhas Mestry Administrative Assistant



PHOTO CREDITS

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12–13 Naandi Foundation

14-19, 25 Cory Goldberg

20–24 Jyotirmoy Chatterjee

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